A M E N D M E N T S   t o   t h e   C L A I M S

A detailed listing of all claims that are, or were, in the present application is provided below. The status of each claim is identified. Markings indicate any changes that have been made to claims being currently amended by this Amendment.

1 – 69.   (CANCELLED)

70.   (CURRENTLY AMENDED) A method for issuing a gift certificate corresponding to a financial account, comprising the steps of:

generating, by a computer, a certificate identifier corresponding to an account identifier that is associated with a financial account, said certificate identifier being different from said account identifier;

producing a gift certificate including thereon said certificate identifier, said gift certificate not including said account identifier; and

distributing said gift certificate to an owner of said financial account.

71.   (PREVIOUSLY PRESENTED) The method of claim 70 wherein the financial account identifier cannot be discerned from the gift certificate identifier by a third party.

72.   (PREVIOUSLY PRESENTED) The method of claim 70, further including the steps of:

receiving an indication of a gift certificate redemption; and

updating stored account data to reflect the redemption.

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73.   (CURRENTLY AMENDED) A method for issuing a gift certificate corresponding to a financial account, comprising the steps of:

generating, by a computer, a certificate identifier corresponding to an account identifier that is associated with a financial account, said certificate identifier being different from said account identifier;

producing a gift certificate including thereon said certificate identifier, said gift certificate not including said account identifier; and

distributing said gift certificate to a recipient.

74.   (PREVIOUSLY PRESENTED) The method of claim 73 wherein the financial account identifier cannot be discerned from the gift certificate identifier by a third party.

75.   (PREVIOUSLY PRESENTED) The method of claim 73, further including the steps of:

receiving an indication of a gift certificate redemption; and

updating stored account data to reflect the redemption.

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76.   (CURRENTLY AMENDED) A system for issuing a gift certificate drawn on a financial account, comprising:

computer means for generating a certificate identifier corresponding to an account identifier that is associated with a financial account, said certificate identifier being different from said account identifier;

means for producing a gift certificate including thereon said certificate identifier,

said gift certificate not including said account identifier; and

means for distributing said gift certificate to an owner of said financial account.

77.   (CURRENTLY AMENDED) A system for issuing a gift certificate drawn on a financial account, comprising:

computer means for generating a certificate identifier corresponding to an account identifier that is associated with a financial account, said certificate identifier being different from said account identifier;

means for producing a gift certificate including thereon said certificate identifier,

said gift certificate not including said account identifier; and

means for distributing said gift certificate to a recipient.

78.   (PREVIOUSLY PRESENTED) A computer-readable storage medium encoded with processing instructions for implementing a method for issuing a gift certificate drawn on a financial account, said processing instructions for directing a computer to perform the steps of:

generating a certificate identifier corresponding to an account identifier that is associated with a financial account, said certificate identifier being different from said account identifier;

producing a gift certificate including thereon said certificate identifier, said gift certificate not including said account identifier; and

distributing said gift certificate to an owner of said financial account.

79.   (PREVIOUSLY PRESENTED)) A computer-readable storage medium encoded with processing instructions for implementing a method for issuing a gift certificate drawn on a financial account, said processing instructions for directing a computer to perform the steps of:

generating a certificate identifier corresponding to an account identifier that is associated with a financial account, said certificate identifier being different from said account identifier;

producing a gift certificate including thereon said certificate identifier, said gift certificate not including said account identifier; and

distributing said gift certificate to a recipient.

80.   (CANCELLED)

81.   (CURRENTLY AMENDED) A method comprising:

producing a gift certificate,

the gift certificate including a sixteen-digit certificate identifier,

<u>in which the sixteen-digit certificate is determined by a computer,</u>

in which the sixteen-digit certificate identifier is an alias of an account identifier that identifies a financial account, and

in which the account identifier identifies a credit card account; and

distributing the gift certificate to an owner of the credit card account.

82.   (PREVIOUSLY PRESENTED) The method of claim 81, in which the gift certificate is for a single use.

83.   (CURRENTLY AMENDED) A method comprising:

determining stored account data associated with a financial account,

in which the account data includes an account identifier that identifies the financial account;

generating, <u>by a computer,</u> an alias identifier that provides an indirect link to the financial account,

in which the alias identifier is different from the account identifier;

producing a gift certificate, the gift certificate including the alias identifier; and

providing the gift certificate to a recipient.

84.   (PREVIOUSLY PRESENTED) The method of claim 83, in which the gift certificate is for a single use.

85.   (PREVIOUSLY PRESENTED) The method of claim 83, in which the gift certificate does not include the account identifier.

86.   (PREVIOUSLY PRESENTED) The method of claim 83, in which the alias identifier comprises at least fifteen digits.

87.   (PREVIOUSLY PRESENTED) The method of claim 83, in which the recipient is an owner of the financial account.

88.   (PREVIOUSLY PRESENTED) The method of claim 83, in which the financial account is a credit card account.

89.   (PREVIOUSLY PRESENTED) The method of claim 83, in which the financial account is a checking account.

90.   (PREVIOUSLY PRESENTED) The method of claim 83, in which the gift certificate comprises at least one of:
        a paper certificate,
        a stored value card, and
        a magnetic stripe card.